

a scanning apparatus configured to scan said bar code, said scanning apparatus being capable, based on the identifying data of said bar code and a payment made by said customer, of concurrently transmitting funds to said biller in a predetermined amount and transmitting data to said biller regarding said payment.

42. A system according to claim 41, wherein said funds are transmitted as an electronic funds transfer.

43. A system according to claim 41, wherein said funds are transmitted via the Automated Clearing House.

44. A system according to claim 41, wherein said bar code comprises a plurality of validation levels.

45. A system according to claim 41, wherein said data comprises the date and time said customer makes said payment.

46. A system according to claim 41, wherein said apparatus is integrated into a point-of-sale system.

47. A system according to claim 41, wherein said apparatus is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

48. A system according to claim 41, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

49. A system according to claim 41, wherein said data identifying said biller is assigned by a central registry authority.

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50. A system according to claim 41, wherein said apparatus is configured to print a receipt evidencing said payment.

51. A bill payment method comprising:  
generating an invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller; and permitting a third party to scan said bar code and, based on the identifying data of said bar code and a payment made by said customer, to concurrently transmit funds to said biller in a predetermined amount and transmit data to said biller regarding said payment.

52. A method according to claim 51, wherein said funds are transmitted as an electronic funds transfer.

53. A method according to claim 51, wherein said funds are transmitted via the Automated Clearing House.

54. A method according to claim 51, wherein said bar code comprises a plurality of validation levels.

55. A method according to claim 51, wherein said data comprises the date and time said customer makes said payment.

56. A method according to claim 51, wherein said scanning is performed at a point-of-sale system.

57. A method according to claim 51, wherein said scanning is performed in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

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58. A method according to claim 51, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

59. A method according to claim 51, wherein said data identifying said biller is assigned by a central registry authority.

60. A method according to claim 51, further comprising printing a receipt evidencing said payment.

61. A bill payment network comprising:

a plurality of billers, each said biller generating an invoice for at least one customer, said invoice comprising a unique bar code, said bar code comprising data identifying at least said customer and said biller; and

a plurality of third parties in communication with said billers, each said third party capable of scanning said bar code and, based on the identifying data of said bar code and a payment made by said customer, of concurrently transmitting funds to said biller in a predetermined amount and transmitting data to said biller regarding said payment.

62. A network according to claim 61, wherein said funds are transferred as an electronic funds transfer.

63. A network according to claim 61, wherein said funds are transferred via the Automated Clearing House.

64. A network according to claim 61, wherein said bar code comprises a plurality of validation levels.

65. A network according to claim 61, wherein said data comprises the date and time said customer makes said payment.

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66. A network according to claim 61, wherein said third party is capable of performing said scanning using a point-of-sale system.

67. A network according to claim 61, wherein said third party is in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

68. A network according to claim 61, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

69. A network according to claim 61, wherein said data identifying said biller is assigned by a central registry authority.

70. A network according to claim 61, wherein said third party is configured to print a receipt evidencing said payment.

71. A bill payment method comprising:  
receiving an invoice from a biller, said invoice comprising a unique bar code, said bar code comprising data identifying at least a customer and said biller; and  
permitting a third party in communication with said biller to scan said bar code and, based on the identifying data of said bar code and a payment made by said customer, to concurrently transmit funds to said biller in a predetermined amount and transmit data to said biller regarding said payment.

72. A method according to claim 71, wherein said funds are transferred as an electronic funds transfer.

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73. A method according to claim 71, wherein said funds are transferred via the Automated Clearing House.

74. A method according to claim 71, wherein said bar code comprises a plurality of validation levels.

75. A method according to claim 71, wherein said data comprises the date and time said customer makes said payment..

76. A method according to claim 71, wherein said scanning is performed at a point-of-sale system.

77. A method according to claim 71, wherein said scanning is performed in a location selected from the group consisting of: grocery store, convenience store, supermarket, chain store, post office, drug store, government office, location where goods are sold, location where services are sold, and retail store.

78. A method according to claim 71, wherein said bar code is in a location selected from the group consisting of: on the front of said invoice, on the reverse of said invoice, detachably printed on said invoice, and on a separate piece of paper from said invoice.

79. A method according to claim 71, wherein said data identifying said biller is assigned by a central registry authority.

80. A method according to claim 71, further comprising printing a receipt evidencing said payment.

81. A payment network comprising:

at least one payor;

at least one payee maintaining an account corresponding to said payor;

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a payment system adapted first to receive a payment from said payor, and subsequently, to simultaneously transmit funds to said payee in a predetermined amount based on said payment and transmit data to said payee regarding said payment, said data including the date and time said payment system received said payment from said payor;

wherein said payee credits said account corresponding to said payor in the amount of said payment as of said date and time said payment system receives said payment from said payor.

82. A bill payment network comprising:

at least one payor;

a plurality of billers, each said biller maintaining an account corresponding to at least one said payor;

a bill payment system adapted first to receive a payment from at least one said payor, and subsequently, to simultaneously transmit funds to said biller in a predetermined amount based on said payment and transmit data to said biller regarding said payment, said data including the date and time said system received said payment;

wherein said biller credits said account corresponding to said payor in the amount of said payment as of said date and time said bill payment system receives said payment from said payor.

83. A payment network comprising:

at least one payor;

at least one payee maintaining an account corresponding to said payor;

a payment system adapted first to receive a payment from said payor, and subsequently, to simultaneously transmit funds to said payee in a predetermined amount based on said payment

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and transmit data to said payee regarding said payment, said data including the date and time said payment system received said payment from said payor;

wherein said payee agrees to credit said account corresponding to said payor in the amount of said payment as of said date and time said payment system receives said payment from said payor.

84. A bill payment network comprising:

at least one payor;

a plurality of billers, each said biller maintaining an account corresponding to at least one said payor;

a bill payment system adapted first to receive a payment from at least one said payor, and subsequently, to simultaneously transmit funds to said biller in a predetermined amount based on said payment and transmit data to said biller regarding said payment, said data including the date and time said system received said payment from said payor;

wherein said biller agrees to credit said account corresponding to said payor in the amount of said payment as of said date and time said bill payment system receives said payment from said payor.

85. A payment network as claimed in claim 81, wherein said payment system transmits said data and said funds to said payee in said predetermined amount on the same calendar or business day or next calendar or business day following the date said payment system receives said payment from said payor, or within 24 hours or less of the date and time said payment system receives said payment from said payor.

86. A bill payment network as claimed in claim 82, wherein said bill payment system transmits said data and said funds to said biller in said predetermined amount on the same

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calendar or business day or next calendar or business day following the date said bill payment system receives said payment from said payor, or within 24 hours or less of the date and time said bill payment system receives said payment from said payor.

87. A payment network as claimed in claim 83, wherein said payment system transmits said data and said funds to said payee in said predetermined amount on the same calendar or business day or next calendar or business day following the date said payment system receives said payment from said payor, or within 24 hours or less of the date and time said payment system receives said payment from said payor.

88. A bill payment network as claimed in claim 84, wherein said bill payment system transmits said data and said funds to said biller in said predetermined amount on the same calendar or business day or next calendar or business day following the date said bill payment system receives said payment from said payor, or within 24 hours or less of the date and time said bill payment system receives said payment from said payor.

89. A payment network as claimed in claim 81, wherein said payment system identifies the payee said payor is paying by scanning a bar code comprising information corresponding to said payee.

90. A bill payment network as claimed in claim 82, wherein said bill payment system identifies the biller said payor is paying by scanning a bar code comprising information corresponding to said biller.

91. A payment network as claimed in claim 83, wherein said payment system identifies the payee said payor is paying by scanning a bar code comprising information corresponding to said payee.

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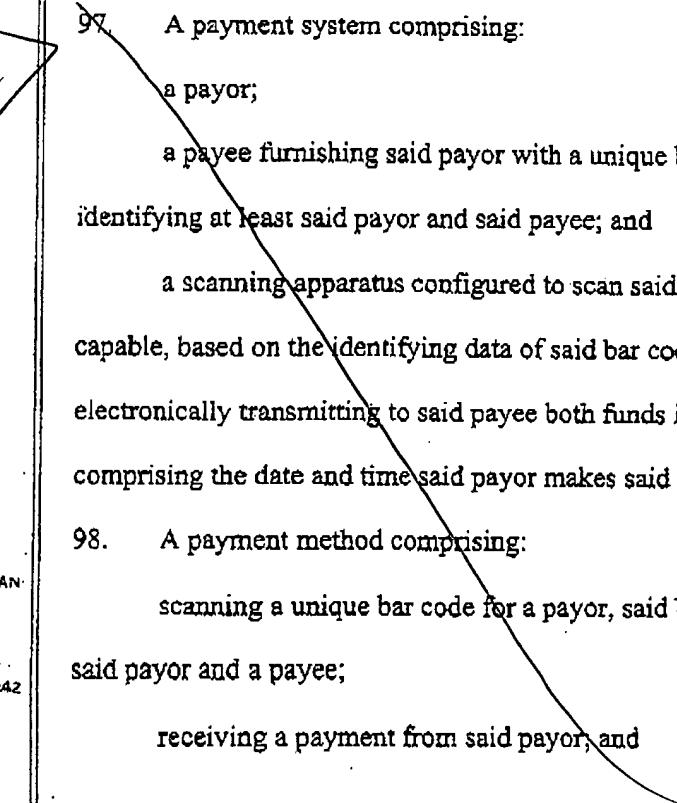
92. A bill payment network as claimed in claim 84, wherein said bill payment system identifies the biller said payor is paying by scanning a bar code comprising information corresponding to said biller.

93. A system as claimed in claim 45, wherein said biller applies said payment made by said customer against said invoice as of said date and time said customer makes said payment.

94. A method as claimed in claim 55, wherein said biller applies said payment made by said customer against said invoice as of said date and time said customer makes said payment.

95. A network as claimed in claim 65, wherein said biller applies said payment made by said customer against said invoice as of said date and time said customer makes said payment.

96. A method as claimed in claim 75, wherein said biller applies said payment made by said customer against said invoice as of said date and time said customer makes said payment.

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97. A payment system comprising:

a payor;  
 a payee furnishing said payor with a unique bar code, said bar code comprising data identifying at least said payor and said payee; and  
 a scanning apparatus configured to scan said bar code, said scanning apparatus being capable, based on the identifying data of said bar code and a payment made by said payor, of electronically transmitting to said payee both funds in a predetermined amount and data comprising the date and time said payor makes said payment.

98. A payment method comprising:

scanning a unique bar code for a payor, said bar code comprising data identifying at least said payor and a payee;  
 receiving a payment from said payor; and

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